

## **EXHIBIT 4**

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

In re Terrorist Attacks on September 11, 2001

03 MDL 1570 (GBD) (SN)  
ECF Case

This document relates to:

*Federal Insurance Co., et al. v. Al Qaida, et al.*, Case No. 03-cv-06978

*Thomas E. Burnett, Sr., et al. v. Al Baraka Inv. & Dev. Corp., et al.*, Case No. 03-cv-09849

*Estate of John P. O'Neill, Sr., et al. v. Al Baraka Inv. & Dev. Corp., et al.*, Case No. 04-cv-01923

*Continental Casualty Co., et al. v. Al Qaeda, et al.*, Case No. 04-cv-05970

*Cantor Fitzgerald & Co., et al. v. Akida Bank Private Ltd., et al.*, Case No. 04-cv-07065

*Euro Brokers Inc., et al. v. Al Baraka Inv. & Dev. Corp., et al.*, Case No. 04-cv-07279

**DECLARATION OF HAROUN DHARSEY**

I, Haroun Dharsey, declare that I am over the age of eighteen years and of sound mind to make this declaration. I have personal knowledge of the facts set forth below. If called as a witness, I could and would testify to the statements and facts contained herein, all of which are true and accurate to the best of my knowledge and belief:

**Background**

1. I am the Head of Technology for Subsidiaries and Test Governance within the Information Technology ("IT") Department at Dubai Islamic Bank ("DIB" or "the Bank") in the United Arab Emirates ("UAE"). I have served in that role since November 1, 2021. I previously served as DIB's Head of IT Migration from April 2020 to October 2021 and DIB's Head of IT from January 2017 to March 2020. I also have served from January 2020 until April 2021 as the Chairman of the IT Committee of the UAE Banks Federation. The UAE Banks Federation is a leading industry association for the UAE banking sector and the official representative body of the UAE's banking industry.

2. I began working at DIB in June 2005 as a project manager within the IT Department. My responsibilities involved helping to update and change DIB's core technological banking system from DIB's older system, Tandem, to its current system, I-Flex. As a result, I have detailed knowledge of DIB's former and current technological systems in which the Bank stores its data, including customer and account information.

3. I was promoted to the Head of DIB's IT Department in 2017.

4. I was born and raised in South Africa and remain a South African citizen.

5. I received a banking degree from the Chartered Banker Institute in 1989 and my MBA in Information Technology in 2003 from Charles Stuart University. Later, in 2010, I received a doctorate in banking and finance from Halifax University, which I attended remotely.

6. Prior to working at DIB, I worked at several major banks in South Africa and Dubai, as a project manager, analyst, and/or supervisor in their IT Departments.

#### **Dubai Islamic Bank**

7. During my sixteen plus years at DIB, I have never learned any facts that suggested in any way that DIB supports or supported al Qaeda or any other terrorist organization. I have never heard anyone at the Bank express any support for al Qaeda or any other terrorist organization. I have never learned any information suggesting to me that before September 11, 2001, DIB was aware of any accountholder's having any alleged involvement with al Qaeda or any intention to participate in or aid any terrorist attack. I have never learned any information suggesting to me that DIB had any intention to participate in or aid any terrorist attack or that DIB ever knowingly provided financial services to a customer with links to al Qaeda.

8. I have never been asked by anyone at DIB to support terrorism, and I would never support terrorism.

#### **DIB's Accounts and Customers**

9. Based on my review of DIB's banking data, I can confirm the following statistics related to accounts and customers banking at DIB.

10. DIB processed 7,137,666 transactions in 1999; 8,343,935 transactions in 2000; and 10,048,210 transaction in 2001.

11. DIB had at least 314,100 local currency customer accounts in 1999; 371,686 local currency customer accounts in 2000; and 421,184 local currency customer accounts in 2001.

12. DIB had 203,821 different customers in 1999; 216,547 different customers in 2000; and 247,207 different customers in 2001.

#### **Accountholders**

13. I have also reviewed the Bank's data on ten accountholders whom I understand have been at issue in the *In re Terrorist Attacks of September 11, 2001* matter. I understand those accountholders to be, as named in DIB's records: Ali Abdul Aziz Ali, Fayez Rashid Ahmed Hassan Al-Qadi, Ali Saleh Mohammad Kahla Al-Marri, Seedi Al Madani Al-Ghazi Mustafa Al Tayyib, Mamdoh Mahmoud Salim Ahmed, Ahmed Ali Jumale, Barakaat Bank of Somalia, Al Baraka Exchange LLC, Khalid Amer Salim Ballayth, and International Islamic Relief Organization ("Ten Accountholders," and each an "Accountholder").

14. My search of Tandem, DIB's banking system that was operative before 2008, has revealed no accounts for Mustafa Ahmed al Hawsawi. During the discovery process, Plaintiffs provided seventeen name and alias variations for Mustafa Ahmed al Hawsawi: Mustafa Ahmed al Hawsawi; Mustafa Ahmed al Hisawi; Shaykh Said; Mustafa Muhammed Ahmed; Mustafa Ahmed; Hashim Abd al Rahman; Hashem Abdulrahman; Hashem Abderahman; Hashim Abdourahman; Hashem Abdollahi; Muhammad Adnan; Zahir; Zaher; Ayyub; Khal; Muhammad Ahanad; Abderahman Mustafa. Acting at my direction, my team used those seventeen search terms to search in the full name accountholder field in Tandem. We found

no accounts that matched any of the seventeen search terms variations for Mustafa Ahmed al Hawsawi. Thus, I have identified no accounts at DIB for Mustafa Ahmed al Hawsawi.

15. Before September 11, 2001, neither Ali Abdul Aziz Ali nor Fayez Rashid Ahmed Hassan al-Qadi had any transactions that made use of DIB's correspondent banking accounts in the United States or otherwise had transactions that involved the United States.

16. DIB provided only financial services to the Ten Accountholders that were available to all customers in the ordinary course of business.

Pursuant to 28 U.S.C. §1746, I, HAROUN DHARSEY, declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on November 30, 2021.

